

WWR# 041075576

**IN THE UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF PENNSYLVANIA**

CLERK  
U.S. BANKRUPTCY  
COURT - WDPA

IN RE:

William A. Harris

Linda M. Harris

Debtors,

Citizens Bank, N.A.,

Movant,

v.

William A. Harris DEBTOR,

Linda M. Harris DEBTOR,

Ronda J. Winnecour, TRUSTEE,

Respondents.

Bankruptcy No. 22-21267-CMB

Chapter 13

Hearing Date: 01/19/2023

Hearing Time: 1:30 p.m.

Related to Doc.No. 34

**ENTERED BY DEFAULT**

**ORDER ON AMENDED MOTION BY CITIZENS BANK, N.A. FOR WAIVER FROM REQUIREMENT  
TO FILE NOTICES OF MORTGAGE PAYMENT CHANGE UNDER FED. BANKR. RULE 3002.1(B)(1)**

AND NOW, this 22nd day of December, 2022, upon failure of the Debtors to file an answer or otherwise plead or appear (or after hearing held and consideration of all evidence, arguments and briefs of Counsel):

It is ORDERED and DECREED that Citizens Bank, N.A. be and is hereby granted a waiver of the requirement to file Notices of Mortgage Payment Change for Claim No. 2 unless the payment amount due would be greater than \$500.00

It is FURTHER ORDERED and DECREED that Citizens Bank, N.A. is permitted to send monthly statements to Debtors concerning the Mortgage that is the subject of Claim No. 2 for informational purposes only.

It is FURTHER ORDERED and DECREED that the monthly payment for Claim No. 2 in this bankruptcy case is set at \$500.00 commencing with the January 2023 payment.

  
HONORABLE CARLOTA M. BOHM nms  
U.S. BANKRUPTCY JUDGE

CC:

Movant's Counsel:

Garry Masterson, 965 Keynote Circle, Cleveland, OH 44131

United States Trustee, at [ustpregion03.ha.ecf@usdoj.gov](mailto:ustpregion03.ha.ecf@usdoj.gov)

Trustee:

Ronda J. Winnecour, [inquiries@chapter13trusteewdpa.com](mailto:inquiries@chapter13trusteewdpa.com)

Debtors' Attorney:

Lawrence W. Willis, [ecf@westernpabankruptcy.com](mailto:ecf@westernpabankruptcy.com)

Debtor:

William A. Harris, 972 Route 30, Clinton, PA 15026

Co-Debtor:

Linda M. Harris, 972 Route 30, Clinton, PA 15026

In re:  
William A. Harris  
Linda M. Harris  
Debtors

Case No. 22-21267-CMB  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0315-2  
Date Rcvd: Dec 22, 2022

User: auto  
Form ID: pdf900

Page 1 of 2  
Total Noticed: 1

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 24, 2022:

Recip ID	Recipient Name and Address
db/jdb	+ William A. Harris, Linda M. Harris, 972 Route 30, Clinton, PA 15026-1509

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 24, 2022

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 22, 2022 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor PINGORA LOAN SERVICING LLC. bnicholas@kmlawgroup.com
Garry Alan Masterson	on behalf of Creditor Citizens Bank N.A. pitecf@weltman.com
Keri P. Ebeck	on behalf of Creditor Duquesne Light Company kebeck@bernsteinlaw.com jbluemle@bernsteinlaw.com
Lawrence W. Willis	on behalf of Debtor William A. Harris ecf@westernpabankruptcy.com urfreshstrt@gmail.com;willislr88866@notify.bestcase.com
Lawrence W. Willis	on behalf of Joint Debtor Linda M. Harris ecf@westernpabankruptcy.com urfreshstrt@gmail.com;willislr88866@notify.bestcase.com

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Total Noticed: 1

Office of the United States Trustee

ustpregion03.pi.ecf@usdoj.gov

Ronda J. Winnecour

cmecf@chapter13trusteewdpa.com

TOTAL: 7